VOLUME 12 NO. 2 APRIL, 2003

OFFICIAL PUBLICATION WOMEN IN NUMISMATICS

winning ways

WINNING WAYS...WOMEN IN NUMISMATICS

WIN

WOMEN IN NUMISMATICS
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WINNING WAYS is a quarterly publication of Women In Numismatics. The acceptance of an ad (business or classified)does not constitute approval or endorsement by WIN. WIN claims no liability for content of business or classified ads. All ads are accepted on a space limited basis.

Letters-to-the-Editor Policy
Letters-to-the-Editor are welcome from both members and non-members and must include your name, address and phone number. Letters will be published in WINNING WAYS as space and publication deadlines permit and are subject to Editorial discretion. Whenever a letter is addressing a specific problem that the Board can assist in resolving, it will be forwarded to the appropriate personnel.

Feature Articles
Articles, photos and features pertaining in the numismatic industry are welcome and are subject to editorial discretion and editing.

New Publication Deadline Dates:
February 1.....April issue
June 1.....August issue
October 1.....January issue

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Cindy Grellman

THE PRESIDENT'S PAGE

Dear Fellow WIN Members,

I hope that by now all of you have paid your WIN dues for 2003. Our secretary, Rita Jene, mailed dues renewal notices to all of us. Our treasurer, Dorothy, is anxiously awaiting receipt of your check. We want to keep all of our members and add some new ones to our files. If each one of us will sign up one new member during 2003, we would double our membership this year! Let's all support our organization and help it grow.

Our next meeting will be held in St. Louis during the Central States show on Saturday, May 3rd. The meeting will either be at 8:00 or 9:00 AM, so please check the convention program for the exact time. We have some overlap with our WIN group and the Central States group, so we'll coordinate our schedules for the best meeting time for all concerned.

I want to single out one of your WIN officers in this issue so that we can all say a special thanks to him. Your vice president, Don Charters, has given tireless hours (days!) of his time selling raffle tickets on WIN's behalf. The raffle tickets support a 50/50 drawing, and the money WIN receives is ear-marked to send a WIN member (or more than one, depending on our account balance) to the ANA Summer Conference in Colorado Springs. Don is one of WIN's best friends, and I want to personally thank him on behalf of all WIN members for the countless hours he's devoted to our organization. Thanks, Don!

I hope everyone is healthy and making exciting plans for some wonderful spring activities. Take time to smell the roses! I look forward to seeing many of you in St. Louis. Take care.

Cindy

WIN Meeting

Place: C.S.N.S. Convention
Date: Saturday •• May 3, 2003
Speaker: To Be Announced
Subject: To Be Announced
Time: To be Announced

Join us for coffee and rolls

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DEPARTMENT OF THE TREASURY
UNITED STATES MINT
WASHINGTON, DC 20220

DIRECTOR

January 13, 2003

Ms. Rita Jene Sledz
W.I.N. Secretary
5175 Gloria
Wayne, MI 48184

Dear Ms. Sledz,

I am very pleased to be a member of the Women in Numismatics. Thank you for the honorary membership.

Sincerely,

Henrietta Holsman Fore
Director
United States Mint

QUEEN MOTHER ELIZABETH MEMORIAL NUMISMATIC QUIZ

1. The Queen Mum lived in how many centuries?
   a) one b) two c) three

2. How many British circulating coin types were issued during her lifetime?
   a) 75 b) 100 c) 125 d) 150 e) 175

3. How many U.S. circulating coin types were issued during her lifetime?
   a) 26 b) 56 c) 66 d) 81 e) 93

4. How many coin types honored her as Queen during the reign of George VI?
   a) none b) one c)three d) six e) seven

5. How many coin types have honored her in her lifetime?
   a) 10 b) 25 c) 45 d) 1 e) 100+

6. How many British gold coin types have honored her in her lifetime?
   a) one b) two c) three d) four e) five

7. How old was she when the U.S. went off the gold standard?
   a) 26 b) 33 c) 51 d) 65 e) 72

8. How old was she when the U.S. dropped silver from regular coinage?
   a) 26 b) 33 c) 51 d) 65 e) 72

9. How many of her children have appeared on regular coinage?
   a) one b) two c) three d) four e) five

10. Many coin-issuing monarchies have been swept away by changes over the past 100 years. But which of these present-day coin-issuing monarchies was not an independent coin-issuing monarchy when the Queen Mum was born?
   a) Belgium b) Guernsey c) Norway d) Spain e)Tonga

Answers Below

1. 3 2. 150 3. 56 4. none 5. 100+ 6. one 7. 33 8. 65 9. one 10. Norway

EDITORS NOTEBOOK

JIM BEST, Editor

HAVE A GREAT SPRING - SEE YOU AT CENTRAL STATES

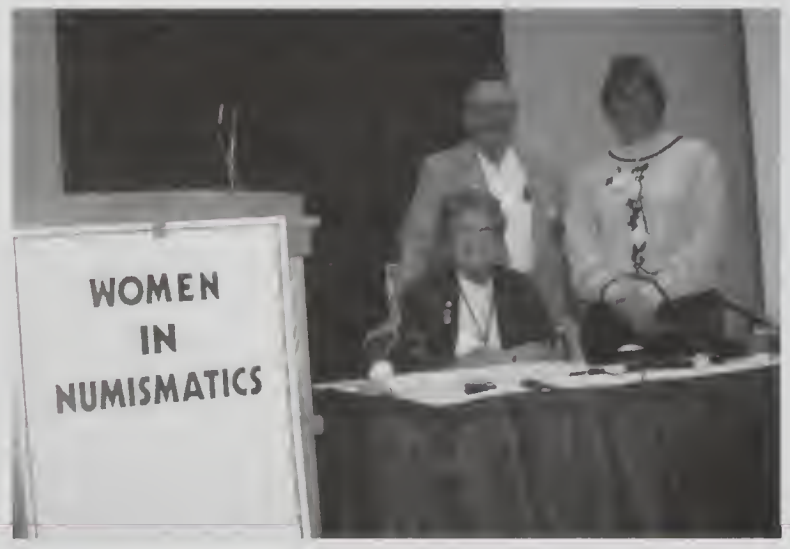
The strawberry shortcake is great, the orange blossems are in full bloom and baseball spring training is in full swing, this must mean that **SPRING** has arrived, however, **WINTER** is again making its presence known in the Rockies, as I sit in nice sunny weather here in Florida.

My wife (Carrie) and I had the oppoortunity to attend the Mississippi and Tennessee State Coin Conventions. It was a very enjoyable experience and needless to say the numismatic community is alive and well.. The attendence at these shows was outstanding and the dealers were happy with the outcome.

Now back to my **OLD REQUEST**. I am in need of articles to publish in **WINNING WAYS**. I have exhausted all of the articles available and now am asking you the members to give some deep thought to writing a short article for **YOUR** magazine.

Hope to see you in St. Louis and if not, at the ANA in Balitmore.

Beth Deisher
& Cindy Grellman



Don Charters gives
Paul Simkin his
50/50 winnings

"Women in Numisatics" at the F.U.N. Show

A TRIP TO REMEMBER....or NOT!!

BY RITA JENE SLEDZ

On January 2nd Don Charters and yours truly began our journey from Michigan to Orlando, but just as we passed the Michigan border into Toledo, Ohio, we were about the twelfth car which developed into about a 15 car pile up. There were four inches of snow over an icy I-75 freeway. To the left of us was a 4 foot high retaining wall dividing north and south traffic. To the right of us was a 15 foot high accoustical wall. It was a terrifying time as cars crashed and bounced from walls into each other with deafening rumbles and crunches. I did see a car under a semi truck and two other semis slammed into vehicles. We turned, slipped and skidded between cars as the chain of crushing metal and shattering glass behind us increased. Some driving skill and the wings of numismatic angels carried us through this mess without even a scratch on my new car or ourselves. It was a lot like being in a live pin ball machine. Due to further inclement weather we took four days getting to Orlando, however once there, our time was filled with busy days and evenings of pleasant comradarie. The FUN group is certainly warm, friendly and joy to be with. Attending the FUN should be a must in your calendar whatever mode of travel you take.

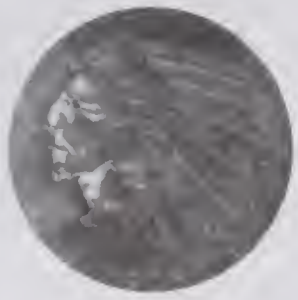
On our north bound trip back to Michigan we stopped in Ringgold Georgia for lunch. As we were nearing the entrance ramp to get back onto I-75 a dirty overloaded dump truck in front of us picked up speed to merge when a piece of sheet metal about 8 feet long and 2 1/2 feet wide flew off toward our car -- it bounced and whirled clipping the left side of our bumper. The truck driver slowed down but after seeing no one was killed took off in a hurry. Since we were not quite merged we inched off to the right -- we had no power - electrical that is. Not even the speedometer worked. I do thank God for cell phones! A courteous truck driver parked behind us for protection until the police arrived. Small town as it is had a Chrysler dealership. The service manager said the sheet metal slit the bumper and the wiring harness behind it. Had that metal taken a different hop or had we been closer no doubt it would have gone through the windshield. Numismatic angels at work again! The service shop did temporary repairs to get us back home, but in Florence, Kentucky we hit another snow storm and drove 10 miles in two hours, so we stayed overnight in Covington, Kentucky. Took four days coming home. The car went to the dealer and we were told it might take two days to get in parts so I thought I couldd drive it locally in themeantime but the service department called and said the wires were arcing and they had been all the way home. Thank you numismatic angels!!! Next Year??? Just maybe we'll fly.... then again maybe we won't ... in any case.... may the numismatic angels be with us all!!

THIS COIN BELONGS TO YOU!
By Rita Jene Sledz

As we move along with the new year
the goals we set before us
to attend a number of coin shows
no bourse floor will ever bore us.

The thrill of finding a special coin
to add to our collection
then turning it over under the light
for that final last inspection.

With a smile of satisfaction
and paying the dealer his due,
taking comfort in knowing
the coin now belongs to you.



Attending a WIN metting at the FUN Convention 2003

By Michael S. Fey

I attended a rather envigorating early morning WIN meeting on January 11th at the FUN Convention, 2003. Beth Deisher facilitated a wonderful brainstorming session, a Focus Group, on ways to increase interest in our hobby. Several good ideas were developed and the session was very enjoyable.

After I returned from the show, I received an interesting E-mail (forfreedom3@earthlink.net) from a person called "Ann Forfreedom" that I thought I should share with you. Ann Forfreedom is an independent scholar in Northern California who has been researching a book about "America's Goddess Liberty". She apparently saw an allegory of Ms. Liberty that I use in my advertising and on my auction catalogs and was interested in using it in her book (Photo 1). I told her that in numismatics, there were many nice allegories of Ms. Liberty, and referred her to contact WIN.

As I thought further about it, I realized that most of the beloved images on our coinage are devoted to women, the most powerful of which is America's Goddess Liberty. She comes in many different forms and designs (Bust, Seated, Barber etc.), as an Amazon on the prized Amazonian patterns, as a "Bearded Goddess" on a rare die break bust half dollar, and even "Ear Ringed" on a Peace silver dollar. We love and cherish our older allegories of Ms. Liberty.

If you have any interesting images of Ms. Liberty why not send Ann Forfreedom an E-mail. I'm sure she would appreciate it and feel confident her book will be quite interesting.

Note: Michael is running as a candidate for the ANA Board of Governors. His web site at "http://votefey4ana.org" offers further information about his platform and credentials, and you can hear America's favorite coin song titled "Coin Show Junkie", by Christopher T. Connell. It's worth hearing!

Silver Dollar Round Table gives out awards to W.I.N. members Judith Kagin, Anthony Swiatek, and Mark Lighterman

Kids, Gimmicks, and Coin Collecting

By James Halperin

The United States Mint could easily double, perhaps quadruple 2003 Proof Set sales by announcing that ten Lincoln Cents struck in gold will be included in ten randomly distributed sets. Though a contrived novelty akin to 1913 Liberty nickels, such coins would easily fetch tens of thousands of dollars each in the aftermarket. Any lucky proof set buyer who gambled and won by ordering many more sets than he or she originally wanted, could quickly sell the coin and use the proceeds to buy something really important, like a big-screen HDTV.

Nor would I fault the Mint for using the gimmick I've mentioned or some similar scheme to boost sales. After all, they're in business to make money (no pun intended). Still, I wonder how wise it is for the rest of us to use monetary incentives to attract new collectors to our hobby. I'm especially concerned when young people are involved.

I once taught a Cub Scout troop about coin collecting,, and compared coins to Pokemon cards. "Wouldn't it be more fun to collect old metal things issued by the U.S. Government instead of cardboard freshly packaged by Topps or Wizards of the Coast?" I asked. "There 's only a limited supply of every coin made before 1965, but no limit to the number of trading cards a company can print up."

I gave each of the kids a Redbook and about 10 sample coins, including a G/VG Buffalo Nickel, Indian Cent, Standing Liberty Quarter. (No, I'm not available to speak to your group and bring along the same goodies!) Everyone politely listened while I told stories about coin collecting, but those eight year-old eyes kept glancing at the Pokemon booster pack I'd been using as a prop. At the end of the presentation, about six boys in unison asked when I was going to open it to see what cards were inside!

I wasn't so much disappointed -- or surprised -- by their response as troubled by it. I guess I'm suspicious of all forms of gambling. Financial gain is what initially attracts many people to coin collecting, but it seldom sustains their interest. I've known many great collectors, and can't think of one who attributes his or her involvement to blind luck or undeserved good fortune.

A friend who operates a coin and trading card shop told me about a young boy who used a twenty dollar bill to purchase five packs of premium trading cards. Instead of leaving the store with his purchase, the customer deftly tore open the packages and scanned the cards. Finding nothing of interest, he shrugged as he tossed the lot in a nearby wastebasket! Is there much difference between what this child did and plunking down chips at a gamling casino? If the same boy had bought a grab bag of coins, he would never have thrown away the duplicates. How often are coin collectors asked to make a puchase without knowing exactly what they will receive?

I realize coin collecting is not a pure and innocent hobby. At every level of participation, consumer education is required. But I believe we can refind our message to new collectors, regardless of age. The vast majority of coins were not produced with the collector in mind as the ultimate consumer, and this lack of manipulation adds legitmacy to the collecting process. We know that the U.S. Mint didn't make the 1877 Indian Cent, 127 times scarcer than the 1907 issue, to create a "Chase coin".

Shouldn't our message to new collectors clearly enumerate the intagible benefits of collecting and explain how those benefits are obtained? Call me naive, but I still believe that there's so much to be gained from being a coin collector that financial reward need not be written in bold letters at the top of the list.

James Halperin is co-chairman of Heritage Rare Coin Galleries and Heritage numismatic auctions, of Dallas, Texas, the world'slargest rare coin dealer and auctioneeer. Jim has been one of the top coin traders in the world for the past 28 years. He is also the author of two best-selling futurism novels, The Truth Machine and The First Immortal.

Links:
Heritage Rare Coin Galleries: http://www.heritagecoin.com
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The Truth Machine: http://www.,amazon.com/exec/obidos/ISBN%3DOdd45412885/jameslhalpe
The First Immortal: http//www.amazon.com/exec/obidoss/ASIN/0345421825/jameslhalpe
Author photo: http://www.heritagecoin.com/graphics/hrcgpix/halperin.jpg (more on page 13)

W.I.N. Scholarship Award

If you would like to apply for WIN's scholarship award to the ANA summer conference, now is the time! Deadline for applications is the second week of December. If you want to apply, please send a letter to the editor stating why you want to attend the conference. Also send a signed and dated disclaimer that you will not hold WIN responsible for loss or injury while attending or traveling to or from the conference.

WIN pays airfare up to $300, tuition, and dormitory room and board for a double occupancy room. You are eligible if your WIN dues are paid and you have not won a scholarship in the last 5 years. The winning name will be drawn at the WIN meeting in conjunction with the FUN show in Orlando every January. You do not need to be present to win. We look forward to receiving your application SOON!!

Coin Trivia

1. What is the highest denomination bronze U. S. Coin?

2. Where was stone money used?

3. Who appears on the 1980 1 ounce American Arts gold Medallion?

4. What is the numismatic term for the "tail" of a coin?

5. Where is the Mint mark on a 1934D Washington quarter?

6. What is the monetary unit of New Zealand?

7. What is the hammer price of a coin at auction?

(answers on page 13)

SALES TAX ISSUES TOP ICTA'S LIST FOR 2003

By Diane Piret

Whether you're a collector or a dealer, you are directly affected by sales taxes. If you sell or purchase across state lines, you probably know that usually the sales tax will not have to be collected. If you are in a state that has an exemption on rare coins and precious metals, you know how important that exemption is to not only local business, but in attracting shows and conventions to the exempt state. Right now, BOTH of these tax-exempt scenarios are being threatened.

One of the most important things ICTA has done is to work with in-state dealers and hobbyists to achieve sales tax exemptions. This is a very time intensive project, and over the past 20 years we have helped achieve 21 exemptions (there are a total of 26 states!-more than half!-where coins and precious metals are exempt from sales taxes. Five states have no sales taxes at all.) Now that most states are running large budget deficits, exemptions are one of the first things they look at to "find" money without creating a new tax (which is very politically unpopular.)

Last year, we almost lost the Ohio exemption. It had reached the stage of already being in a bill when we were informed about it by ICTA member Tom Noe. There was a lot of faxing and phone calling by Tom and our staff, and the language that would have eliminated the exemption of rare coins and precious metals was taken out of the bill. But it was a very close call.

Now, the states are running huge deficits. California, always a "leader", started off this year with an estimated $35 Billion (yes, that's with a "B"!) shortfall. I've heard New York's deficit is around $15 Billion, and the other states are similarly strapped.

What this means to you: If your state has an exemption, you must devise some way to stay on top of wha"s happening in your state legislature. If your legislators are seeking to rescind exemptions, we can help you defend it-but once the exemption has been taken away, there is little chance of having it reinstated right now. Prevention is imperative! In California, Barry Stuppler has developed an organization that is working with a lobbyist to be sure that their exemption isn't tinkered with. If you are leaving this vigilance to "the other guy", likely no one is watching. I strongly suggest you communicate with your fellow dealers/collectors to be sure someone in your state Capitol is watching out for you. Especially since the states are looking very hard at all sales tax issues because of the next subject: The states' Streamlined Sales Tax Plan (SSTP) that they have devised to convince the U.S. Congress that they should have the power to force out of state sellers to collect their sales/use taxes.

STREAMLINED SALES TAX PLAN (SSTP) or the One State, One Rate Deal....

We are preparing to defend your right not to have to collect sales taxes across state lines. The Internet has changed the way we do business, and it has also provided an opening for the states to get Congress to give them the power to collect sales taxes across state lines.

Citing unfairness to the in-state brick and mortar stores, the states have made some very important progress toward achieving this goal. In fact, the states have been working together for some time now, and have developed the SSTP in order to overcome some members' of Congress concern about the burden this will place on small businesses. Parts of the plan include agreement among the states on definitions (i.e., what is candy? A tax exempt food or taxable product), and a one rate per state so that out of state companies will not have to deal with all the many different rates in each state (the state has one rate and then all other local taxing authorities-cities, townships, parishes, etc.-tack on their own percentages.)

You may be skeptical about Congress granting this power to the states since this is the way business has been done in our country for over 200 years. However, you also know that the Internet has changed the way you and your colleagues do business, and so (from the individual states point of view), this is a logical and fair change that Congress should make. It is important to remember that Congress does have the ability to grant this power to the states, and that there are a number of members of Congress who are in favor of this change if the states can provide a simplified sales tax plan. Some large companies-WalMart and Target, for example-have already begun voluntarily participating in this program.

This is one of the most important issues we're monitoring right now. In fact, this is probably among THE most important issues we've ever been confronted with. We strongly suggest you contact your members of Congress to determine their position on this issue. We will need to identify the position of every legislator once the issue heats up. And you SHOULD know where your Senators and Representatives stand. This is not something that will affect just some people-it will directly affect your business (not to mention the extra taxes you'll pay as a consumer if you buy merchandise via Internet or mail and phone orders.)

Everyone is always busy, but do take a few moments to call your members' local offices and just ask the local staffer what view the legislator supports. And it's not too early to go on record with them that you strongly oppose the implementation of any legislation that would force you to collect sales taxes for other states.

(Continued on page 14)

From the Secretary's Desk

WIN meeting
Saturday, January 11, 2003
Orange County Convention Center
FUN Annual Convention
Orlando Florida

Meeting opened at 8:10 A.M. by president Cindy Grellman with 26 members in attendance.

Introductions were made - the Treasurers report was read and accepted.

There were 7 entrants for the summer seminar at the ANA in Colorado Springs and we prooudly announce that we are able to send two people again this year. The drawing was held with Sandra Beymer and Karen Jach being the lucky two chosen and Kathy Freeland as an alternate. Congratulations ladies! We hope you'll send in articles sharing your class room knowledge and if possible some picutres relating to your numismatic expertise. Jim Best, our editor is in dire need of articles so please, please send articles in so that our journal will be a top notch publication.

Our great speaker was Coin World noted editor Beth Deisher, who passed out index cards with four important questions to be answered.

1. How did you start collecting?
2. Who influenced you?
3. At what age did you begin?
4. Why did you start?

Beth emphasized the importance of learning from each other i.e. men and women alike. We must teach and share and above all, new people must be brought into the hobby. The state quarter program is attracting people but not necessarily coin collectors, which gives us a second chance to bring in new collcetors. At this time she broke us up into groups for four or five to discuss ways to bring those new collectors in... In my group was John Wilson (ANA president) and Mark Lighterman (FUN president), which certainly made for a lively discussion. One very good idea for local clubs was this... When you attend local shows and add your copies of Coin World or Numismatic News to the hand out table, after removing your address label, staple a card with the dates, times and location of your club meeting, - and you might even add "Be our guest at our next meeting to learn more about numismatics." It couldn't hurt and just might bring in new members to your club.

We really enjoyed our meeting with Beth and our participation was enlightening and encouraging. Our thanks to you Beth for your very special presentation.

Don Charters with help from Prue Fitts and Myrna Lighterman, hit the bourse floor on behalf of WIN and brought in $845.00 for our 50/50 drawing with $420 going to the dealer at table #312 and $425.00 for our treasury.

We also had door prizes and refreshments to complete our merry meeting.

Adjourned at 9:00 A.M.

Respectfully,

Rita

Rita Jene Sledz
Secretary

What Grandma Had

By James Halperin

Thanks to Ellie for inquiring about two old coins she has. Both are plentiful items, a common date circulated Morgan dollar and a Franklin half dollar in a similar condition. Should she keep these coins or offer them for sale to a collector? In this case, and many others, the owner should consider the enjoyment she might receive from the coins versus their nominal monetary value. In Ellie's case the pair may be worth between ten and fifteen dollars to an interested buyer. These days, what could any of us buy for that amount of money that would be more interesting or enjoyable? It's true that some coins are extremely valuable, but headline makers aside, coin collecting remains a very affordable hobby.

What I suggest to Ellie, or anyone with a casual accumulation of old coins, is to absolutely confirm the value. One of the most enjoyable ways to do this is by attending a coin show. At such events you'll have a chance to view thousands of coins and speak with a variety of collectors and dealers. Who knows, the few coins you're curious about may spark your interest in becoming a collector! You can learn about coin shows in your area by consulting the classified section of your local newspaper or by visiting coinlink.com.

There are many ways to determine the value of your coins and I suggest you use all of them. Consider the project an adventure and learning experience. At coin show, dealers are often willing to offer opinions of value for no charge. Remember, asking for a verbal appraisal confers no obligation on you to sell anything. Get opinions from several dealers. Pay close attention to what they say. Don't impulsively sell anything, even if you're tempted!

I've never spoken with anyone who, after atteding a coin show for the first time, wasn't impressed. The few odd coins you've saved provide a wonderful excuse to spend a few hours among people enjoying a great hobby.

COIN TRIVIA ANSWERS

(questions on page 10)

1. Two-cent piece
2. The island of Yap
3. Grant Wood
4. Reverse
5. Below the reverse wreath
6. Dollar
7. The final bid, excluding additional fees and taxes.

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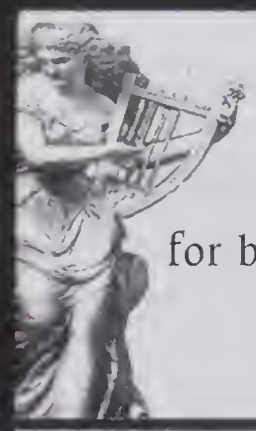

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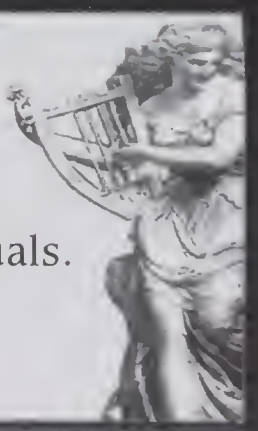

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ICTA -- Sales Tax Issues Top ICTA's List for 2003

(continued from page 11)

CHANGES TO CASH REPORTING REGULATIONS

Last April, we were invited to have a meeting at the US Treasury regarding regulations that they would be writing to implement certain anti-money laundering sections of the US Patriot Act that was passed by Congress. We had a good meeting with the Treasury officials, and believed that we had represented our industry's concerns well.

A couple weeks ago, the proposed regulations were published in the Federal Register. We were very pleased to see that there were no new actual reporting requirements (in our meeting they had broached the subject of requiring coin and precious metals dealers to also report transactions wherein cash was paid out to customers.)

However, although these new regulations do not add to the reporting requirements, they DO add certain requirements of a more administrative nature. And, even if you do not accept cash payments, dealers WILL have to comply with these 4 new elements.

We have 60 days to submit comments on these new regulations. After the comment period, when the final regulations are published, you will have about 90 days to make the necessary changes to be in compliance. We will be providing ICTA members more information about what will be needed after the final regs are out. We are hopeful that the ICTA Cash Reporting Kit and our seminars may help fulfill some of these new requirements.

ICTA continues to work with the TSA on airline security issues. Also, the FTC's soon to be implemented "Do Not Call" (DNC) telemarketing rule presents some very serious concerns to both dealers who use the phone to do business and their customers. Individual state DNC list legislation has created a patchwork quilt of different laws in many states. While most of us dislike those calls at dinner time offering siding for your home or whatever, we don't want those businesses that we want to do business with be prevented from letting us know when something on our want list is in stock., etc. Lots of work needs to be done here too.

ICTA is financially supported strictly by members' dues and donations. For more information on ICTA, please check our website at www.ictaonline.org or call us at 504-392-0023 or 410-626-7005.

Diane

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